ļ		
1	SHANNON G. SPLAINE, ESQ.	
2	Nevada Bar No. 8241 LINCOLN, GUSTAFSON & CERCOS, LLP	
3	ATTORNEYS AT LAW 3960 Howard Hughes Parkway	
4	Suite 200 Las Vegas, Nevada 89169	
5	Telephone: (702) 257-1997 Facsimile: (702) 257-2203	
6	ssplaine@lgclawoffice.com	
7	Attorneys for Defendants, National Collegiate Student Loan Trust 2004-2, National Collegiate Student Loan Trust 2005-2	
8	National Collegiate Student Loan Trust 2005-2, National Collegiate Student Loan Trust 2005-3, and National Collegiate Student Loan Trust 2006-	3
9		NKRUPTCY COURT
10	DISTRICT (OF NEVADA
11	In re:	CASE NO.: BK-S-10-33712-MKN
12	JAVIER MEDINA,	CHAPTER 7
13	Debtor,	
14		
15 16	JAVIER MEDINA,	ADVERSARY
17	Plaintiff,	PROCEEDING NO.: 15-01175-mkn
18	v.	
19	NATIONAL COLLEGIATE STUDENT LOAN TRUST 2004-2; NATIONAL COLLEGIATE	DECLARATION OF SHANNON G. SPLAINE IN SUPPORT OF MOTION
20	STUDENT LOAN TRUST 2005-2; NATIONAL COLLEGIATE STUDENT LOAN TRUST	FOR SUMMARY JUDGMENT
21	2005-3; and NATIONAL COLLEGIATE STUDENT LOAN TRUST 2006-3, Delaware	
22	Statutory Trust(s).	
23	Defendants.	
24		
25	I, SHANNON G. SPLAINE, declare:	
26	1. I am an attorney admitted to practic	ce before this Court. I am an attorney with the law
27	firm of Lincoln, Gustafson & Cercos, LLP, attorn	neys of record for Defendants National Collegiate
28	Student Loan Trust 2004-2, National Collegiate	Student Loan Trust 2005-2, National Collegiate
		1-
ŀ	1	

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Student Loan Trust 2005-3, and National Collegiate Student Loan Trust 2006-3 ("Defendants"). This declaration is based on my personal knowledge of the matters set forth herein. These matters occurred during the course of this lawsuit and were personally witnessed by me. This declaration is made in support of Defendants' motion for summary judgment. 2. As counsel of record I personally participated in written discovery in this action. Attached as **Exhibit A** to this Declaration are true and correct copies of excerpts from documents produced by Plaintiff Javier Medina ("Plaintiff") in this action. I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed this 9th day of June, 2016, at Las Vegas, Nevada. /s/Shannon G. Splaine SHANNON G. SPLAINE v:\k-o\medina_national\atty notes\drafts\pldgs\20160609_decl.docx

-2-

Exhibit A

Page 1 of 5

1	4.	Articles - Lawsuit NCT Lawyers - Hit With Multiple Class Action Lawsuit For Unfair Practices.
2	5.	Articles - Lawsuit NCT Lawyers 2.
3 4	6.	Debt Collectors - Initial Debt Collection Dispute Letter August 1, 2013 To American Coradius Int'l.
5	7.	Int'l Student Scheduling Conflicts March 5, 2002.
6	8.	Medina Federal Loans April 18, 2011.
7	9.	Medina Flight Log Book.
8	10.	Medina OSLA Federal Loans June 17, 2013.
9	11.	Multi Aero Class Curric - Syllabus Of Instructions.
10	12.	Multi Aero Class - Notes November 21, 2003.
11	13.	Multiengine Rating Program April 1, 2002.
12	14.	NCT Private Lender TERI October 31, 2006.
13	15.	NCT Lawsuit A-14-694541-C.
14	16.	NEC Fed Audit - Letter From US Dept Of Education Office Of Inspector General May 29, 2014.
15	17.	PVT Loan Came From BOA July 14, 2007.
16	18.	Spartan Program Enrollment - Classes Starting August 1, 2000.
17 18	19.	TERI - NCT - As Private Loan - Letter From Diversified Collection Services November 11, 2010.
19	20.	Medina Passport.
20	21.	Medina SSC.
21	22.	Medina Marriage Certificate.
22	23.	Medina Tax Returns 2010 - 2015
23	24.	MGM Pay Stubs December 2014 through January 2016.
24	25.	US Bank #1955 Bank Statements June 2013 through January 2016.
25	26.	US Bank Savings Statements August 2013 through January 2016.
26 27	27.	US Bank #6753 Statements February 2011 through March 2012, May 2012, July 2012 through February 2013 and June 2013 through January 2016.
28		Page 2 of 5

March 9 2014 (7:50am)

1	28.	BK Limitations To Discharge Of Private Student Loans August 19, 2007.
2	29.	Online Articles Against NCT & Law Firm.
3	30,	Bates Stamped Documents 4103MLAW1 through 4103MLAW3 - Spartan School Of Aeronautics Student Statement 9-2000 to 7-2004.
5	31.	Bates Stamped Documents 4103MLAW4 through 4103MLAW10 - Flight Time Report 12-2000 to 3-2005.
6	32.	Bates Stamped Documents 4103MLAW11 thru 4103MLAW26 - Spartan School Of Aeronautics Financial Information 8-28-2000.
7	33.	Bates Stamped Documents 4103MLAW27 through 4103MLAW36 - Spartan School Of Aeronautics Training Agreements.
9	34.	Bates Stamped Documents 4103MLAW37 - Spartan School Of Aeronautics Registration Checksheet & Admit Form 11-22-2000.
10	35.	Bates Stamped Documents 4103MLAW38 - Spartan School Identification Card.
11 12	36.	Bates Stamped Documents 4103MLAW39 through 4103MLAW48 - Spartan School Audit Letter 12-30-2003.
13	37.	Bates Stamped Documents 4103MLAW49 through 4103MLAW56 - Spartan School Final Audit Letter 2-19-2004.
14 15	38.	Bates Stamped Documents 4103MLAW57 through 4103MLAW65 - US Dept Of Education Letter Regarding Final Audit 9-22-2004.
16	39.	Bates Stamped Documents 4103MLAW66 - Spartan School Loan Payment Receipt 4-27-2006.
17 18	40.	Bates Stamped Documents 414103MLAW67 - The Education Resources Institute Check Stub 4-12-2006.
19	41.	Bates Stamped Documents 4103MLAW68 through 4103MLAW83 - Research Limitations On Exception To Discharge Of Private Student Loans.
20 21	42.	Bates Stamped Documents 4103MLAW84 - Bankruptcy Code 523 Exception To Discharge.
22	43.	Bates Stamped Documents 4103MLAW85 through 4103MLAW90- US Department Of Education Letter Dated 5-29-2014.
23 24	44.	Bates Stamped Documents 4103MLAW91 through 4103MLAW126 - Experian Credit Report.
25	45.	Bates Stamped Documents 4103MLAW127 - Addendum No. 1 To Purchase Agreement 8-27-2014.
26 27	46.	Bates Stamped Documents 4103MLAW128 - Credit Decision 8-28-2014.
28		Page 3 of 5

1	47.		Stamped Documents 4103MLAW129 through 4103MLAW130 - US tment Of Education Letter Dated 7-29-2014.
2 3	48.	Bates 8-28-2	Stamped Documents 4103MLAW131 - First Cal Statement Of Credit Denial 014.
4	49.	Bates Repor	Stamped Documents 4103MLAW132 through 4103MLAW165 - Equifax Credit t.
5	50.	Bates Finance	Stamped Documents 4103MLAW166 - Letter From Javier Medina To NCO cial Dated 11-26-2014.
7	51.	Bates - Credit	Stamped Documents 4103MLAW167 - Letter From Javier Medina To Equifax Information Dated 11-26-2014.
8			TANGIBLE THINGS
9			None
10			WITNESSES
11 12		1.	Javier Medina c/o David Mincin, Esq. MINCIN LAW, PLLC
13 14			528 S. Casino Center, #528 Las Vegas, Nevada 89101
15		This is	ndividual is expected to testify regarding his knowledge of the facts and
16	circum	istances	s surrounding the allegations in the Complaint.
17		2.	Person Most Knowledgeable For National Collegiate Student Loan Trust 2004-2 National Collegiate Student Loan Trust 2005-2
18 19			National Collegiate Student Loan Trust 2005-3 National Collegiate Student Loan Trust 2006-3 c/o Shannon G. Splaine, Esq.
20			LINCOLN GUSTAFSON & CERCOS 3960 Howard Hughes Parkway, #200 Las Vegas, Nevada 89169
21 22		This is	ndividual is expected to testify regarding their knowledge of the facts and
23	circum	stances	s surrounding the allegations in the Complaint.
24			RESERVATIONS
25		1.	Debtor/Plaintiff Javier Medina reserves the right to supplement this
26	produc	ction of	documents and witness list throughout the course of this litigation as additional
27	docum	nents or	witnesses become available.
28			Page 4 of 5

1	2. Debtor/Plaintiff Javier Medina all objections as to the authenticity and
2	admissibility of all documents produced by Defendants.
3	CERTIFICATION
4	The undersigned hereby certifies that to the best of his knowledge, information,
5	and belief, formed after reasonable inquiry, the foregoing disclosures are complete and
6	correct at this time.
7	DATED thisMarch, 2016.
8	MINCIN LAW, PLLC
9	Dan
10	By: /s/ David Mincin
11	David Mincin, Esq. Nevada State Bar No. 5427
12	528 S. Casino Center, #325 Las Vegas, Nevada 89101
13	Attorney for Debtor/Defendant
14	CERTIFICATE OF MAILING
15	I hereby certify that on the $\frac{97}{1}$ day of March, 2016, I mailed first-class, postage-paid,
16	a true and correct copy of the foregoing PLAINTIFF'S LIST OF WITNESSES AND
17	PRODUCTION OF DOCUMENTS & CD to the persons listed as follows:
18	Shannon G. Splaine, Esq. LINCOLN GUSTAFSON & CERCOS
19	3960 Howard Hughes Parkway, #200 Las Vegas, Nevada 89169
20	Fax: 702-257-2203 Email: ssplaine@lgclawoffice.com
21	Attorney For Defendants
22	
23	An Employee of Mincin Law, PLLC
24	Tar 2 mproject of Wallon Edw, 1 Elec
25	
26	
27	
28	Page 5 of 5

<u> </u>	- U	partment of the Treasury—Internal I .S. Individual Inco	Revenue Service IMA Tay	Potus 20	015	1	1			
For the year Jan. 1-	-UEC, 31,	2015, Or other tax year hadrantan	IIIO TUA		2015	OMB No.	1545-0074 IF	IS Use Only	y-Do not write or staple is	i this space.
rour arst name a	nd initia		Last name		2015, ending		, 20		See separate instru	ctions.
Javier			Medina					1	Your social security	number
	pousa's	first name and initial	Last name							
_Odeth			Meda						Spouse's social securit	y number
Home address (n	umber a	nd street). If you have a P.O. b	ox, see Instruc	tions.						
							Ap	. no.	Make sure the SSI	V(s) above
Uny, rount of post of	mce, sta	te, and ZIP code. If you have a for	eign address, al	so complete spaces be	elow (see ins	Invellment			and on line 6c are	correct.
aas vegas	S MA	89121-5139			(oco iiia	tructionsy.			Presidential Election C	Campaign
Foreign country n	ame			Foreign province/st	ate/county		Tearing	C io	heck here if you, or your spo vinity, want \$3 to go to this fu	use if filing
							Foreign post	la la	oox below will not change yo	or tax or
Filing Status	1	Giligio			4	Unadad	<u> </u>		efund. You [Spouse
Check only one	2	The initial limited following	(even if only	one had income)	•	the cust	nousencid (wit	h qualityin	g person). (See Instruc	tions.) If
box.	3	Married filing separa	telv. Enter sr	ouse's SSN abov	'o	child's n	ame here. 🕨	a cuita pr	t not your dependent,	enter this
		and John Harrie Here, I	>		5	CT Autor		with dene	endent child	
Exemptions		a 🏻 Yourself. If someo	ne can clain	you as a depend	ent, do no	t check bo	х ба		Boxes checked	
		b ⊠ Spouse c Dependents:		<u> </u>					on 6a and 6b	2
				!) Dependent's	(3) Depend	ent's (4)	✓ if child under	Bge 17	No. of children on 6c who:	
	10,00	rst name Last name	1 30012	a second tourner	relationshin t	n yau qua	iblying for child to Lor		 lived with you did not live with 	3_
If more than four									you due to divorce or separation	
dependents, see instructions and	7								(see instructions)	
check here ▶ □									Dependents on 6c not entered above	
		i Total number of exemp	tions claimed	<u> </u>		l	<u> </u>		Add numbers on	
Income	7	Wages, salaries, tips, e			-: : : :	· · ·	· · · ·	', '	lines above 🕨	5
	88		Schedule B	if required				7	44,	588.
Attach Form(s)	t	Tax-exempt interest. D	o not includ	e on line 8a	. 8ь	1		8a	ļ	
W-2 here. Also	9a	 Ordinary dividends. Atta 	ach Schedule	B if required	. [00	L				
attach Forms	b	Qualified dividends .			. 9ь	l		9a		
W-2G and 1099-R if tax	10	Taxable refunds, credits	, or offsets o	f state and local in	ncome tax	es		10		
was withheld.	11	williony received	11							
	12 13	Business income or (los	12							
If you did not	14	Capital gain or (loss). At	13							
get a W-2,	15a	Other gains or (losses). / IRA distributions .		4797				14		
see instructions.	16a		15a	-	1	able amount		15b		
	17		16a	-t	_ b Tax	able amount		16b	2,6	25.
	18	Rental real estate, royalt Farm income or (loss). A	ies, partriersi Itach Schedi	nps, S corporation	ns, trusts,	etc. Attach	Schedule E	17		
	19	Unemployment compens	sation	<i>.</i>				18		
	20a	Social security benefits	20a	• • • • •		· · able amount		19		
	21	Other income. List type a	and amount					20b		
	22	Combine the amounts in the	e far right colu	mn for lines 7 throug	gh 21. This	Is your total	Income >	21	45.0	
Adjusted	23	Educator expenses .			. 23	15 / 5 10 10 10 10 10 10 10 10 10 10 10 10 10	11001110 P	3/2/2	47,2	13.
Gross	24	Certain business expenses of	of reservists, p	erformino artists, an	d			133.1		
Income		fee-basis government officia	ls. Attach Ford	n 2106 or 2106-EZ	24			開創		
	25	Health savings account d	leduction. At	tach Form 8889	. 25			一級級		
	26	Moving expenses. Attach	Form 3903		. 26			「機能」		
	27 28	Deductible part of self-empl	oyment tax. A	Itach Schedule SE	. 27			後数		
	29	Self-employed SEP, SIMP	LE, and qua	lified plans .	. 28					
	30	Self-employed health insu	nance deduc	otion	. 29					
	31a	Penalty on early withdraw Alimony pald b Recipien	ai ui savings t'e eeki ⊾	• • • • • •				腦		
	32	IRA deduction	. 3 JOIN F		31a					
	33	Student loan interest dedu			32			- [編制]		
	34	Tuition and fees. Attach F	orm 9917	• • • • • •	33		760.			
	35	Domestic production activiti	es deduction	Attach Form 9009	34			關湖	•	
	36	Add lines 23 through 35 .		- maon i Dilli 0203	30					
	37	Subtract line 36 from line	22. This is yo	ur adjusted gross	 s income			36	76	0.

Form 1040 (2))15)	•		
1	38	Amount from line 37 (adjusted gross income)	T T	Page 2
Tax and	39a	Check You were born before January 2, 1951. Rlind Table	38	46,453.
Credits		II: Spouse was born before January 2, 1951		
Charles	b	If your spouse itemizes on a separate return or you were a dual-status plies, about the	7	
Standard Deduction	40	tromized deductions (from Schedule A) or your standard deduction (see left margin)	40	12 600
for→	41	capaget inte 40 from line 38		12,600. 33,853.
People who check any	1	- The state of the	42	20,000.
box on line 39a or 39b o	43	and the state of t	43	
who can be claimed as o	44	tax (see instructions). Check it any from; a Form(s) 8814 h Form 4070 +	44	13,853. 1,388.
dependent,	46	Attach Form 6251	45	1,300.
instructions.	47	Attach Form 8962	46	
• All others:	48	Add lines 44, 45, and 46	47	1,388.
Single or Married filing	49	Foreign tax credit. Attach Form 1116 if required	[楊獻]	
separately, \$6,300	50	Education credits from Form 1992, the 40	1900	
Married filing	51	Hetirement savings contributions and to the		
jointly or Qualifying	52	Child tax credit. Attach Schedule 9912 If regularly		
widow(er), \$12,600	53	Hesidential energy gradite. Attack Communication		
Head of	54	Other credits from Form: a 3800 b 8801 c 53		
household, \$9,250	55	Add lines 48 through 54. These are your total credite	類語 _	
	56	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0-	55	1,388.
	57	our-employment tax. Attach Schedule SE	56	0.
Other	58	of reported social security and Medicare tax from Form: a 1 4137 b 1 8010	57 58	
Taxes	59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required, NO	59	262
	60a	nousehold employment taxes from Schedule H	60a	263.
	b	Trist-time nomebuyer credit repayment. Attach Form 5405 If regulard	60b	, , , , , , , , , , , , , , , , , , , ,
	61 60	readir care: individual responsibility (see instructions) Full-year coverage [V]	61	
	62 63	rakes from: a Porm 8959 b Form 8960 c Instructions: enter codo(a)	62	
Payments	64	Federal leging to with the state of the stat	63	263.
	65	Federal Income tax withheld from Forms W-2 and 1099 64 5, 692.		
If you have a	66a	2015 estimated tax payments and amount applied from 2014 return 65 Earned income credit (EIC)	藝計	
qualifying child, attach		Total I		
Schedule EIC.	67	Additional child tax credit Atlach Schedule 9819		
	68	American opportunity gradit from Francesco		
	69	Net premium tax credit. Attach Form 8962		
	70	Amount paid with request for extension to file		
	71	Excess social security and tier 1 RRTA tax withheld		
	72	Credit for federal tax on fuels. Attach Form 4136		
	73	Credits from Form: a 2439 b Reserved c 8885 d		
Defined	74	Add lines 64, 65, 66a, and 67 through 73. These are your total payments	74	7,304.
Refund	76 20-	If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid	75	7,041.
Direct deposit?	iva .	Remount of line 75 you want refunded to you, If Form 8888 is attached, check here . >	76a	7,041.
See 1		Routing number 7 ►c Type: X Checking Savings	調選	
Instructions.		Amount of the 75 years and a 11 to		
Amount	78	Amount you owe. Subtract line 74 from line 63. For details on how to pay, see instructions ▶		
You Owe	79 (ESIMATED TAY DEPARTURE (see Instructional)	78	Water Branch
Third Party	Do y	You want to allow another person to discuss this set it is	WATER TO	
Designee	res:6	phone B	Complete	below, 🗵 No
Sign	name			
Here		r penalties of perjury. I declare that I have examined this return and accompanying schedules and statements, and to the sterne, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer	best of my	knowledge and belief,
Joint return? See	Your			iowiedge. one number
instructions.		Translator	-3 þ.í.	
Keep a copy for your records.	Spou	Se's signature. If a joint return, both must size 10-4	the IRS sent	you an Identity Protection
,	D-J-15	Cook	IN, enter it ere (see inst.)	[· · · · · · · · · · · · · · · · · · ·
Paid		Preparer's signature Date		DYM
Preparer			heck 🔀	11
Use Only		name > AGUIBOU, INC		
www.irs.gov/form		address► 3686 Olive St Las Vegas NV 89104-4640 P	hone no.	(702) 431-9968

# 1040	Departn U.S.	nent of the Treasury—Internal Ro Individual Incor	ovenue Service Ne Tax	(99) Return	20	14	OMB No	. 1545-0074	IRS Use C]va(Po not write or staple in th	ile enara
For the year Jan. 1-De		4, or other tax year beginning	-		,2014	ending	0	,2			e separate instruct	
Your first name and			Last name								ur social security nu	
_Javier			Medina	1							,	
If a joint return, spor	use's first	name and initial	Last name							\$p	ouse's social security (number
Odeth			Meda									1
Home address (num	iber and	street). If you have a P.O. be	ox, see instru	ctions.			······································		Apt. no.		Make sure the SSN(shove
											and on line 8c are	correct.
only tourn or post pink	. o, 31a10, 2	ing zir code, ir you have a for	elgn address, i	iso complete s	paces below	(see inst	ructions).	··		P	residential Election Ca	mpalgn
_Las Vegas		9121-5139									ck here if you, or your spous	
Foreign country nan	ne			Foreign pro	vince/state/	county		Foreign (oslal code	loint a bo refu	ly, want \$3 to go to this func ix below will not change you	rtax or
Filing Status	1	Single		<u> </u>		4	☐ Head	of household	(with qua		person). (See Instructi	
	2	Married filing jointly	(even if only	one had in	come)						not your dependent, e	
Check only one	3	Married filing separa	tely. Enter :					s name here,			• • • • • • • • • • • • • • • • • • • •	
box.	····	and full name here, I				5		fylng widow	(er) with c	depen	dent child	··············
Exemptions	6a	Yourself. If some	one can clai	m you as a	dependent	, do no	t check	box 6a .		. 1	Boxes checked	
•	b	Spouse					<u>.</u>	<u>.</u>		_, 1	on 6a and 6b No. of children	2
	C	Dependents:		(2) Dependent's		3) Depen		(4) / if child qualifying for c			on 60 who: • lived with you	3
	(1) First	name Last name	\$0	clal security nur	upei te	lationship	to you	niani ota)			 did not live with 	
If more than four											you due to divorce or separation (see instructions)	
dependents, see instructions and											Dependents on 60 not entered above	
check here ▶ 🔲												
	d	Total number of exemp	ptions clain	ned , ,							Add numbers on lines above ▶	5
Income	7	Wages, salaries, tips,	etc. Attach	Form(s) W-2			,		[7	49,	202.
	8a	Taxable Interest. Attac							[8a	,	
Attach Envertal	b	Tax-exempt Interest.				. 🛮 8ь						
Attach Form(s) W-2 here, Also	9a	Ordinary dividends. At	tach Sched	ule B if requ	ired .					9a		
attach Forms	b	Qualified dividends				. <u>9</u> b						
W-2G and	10	Taxable refunds, credi	ts, or offset	s of state ar	nd local inc	ome te	ixes .			10		
1099-R if tax was withheld.	11	Allmony received							[11		
Tras Transcia,	12	Business income or (lo							[12	4,	851.
If you did not	13	Capital gain or (loss).					ired, che	ck here 🕨		13		
get a W-2,	14	Other gains or (losses)	1 1	m 4797 .		1				14		
see instructions.	15a	IRA distributions	15a			7	exable am		-	15b		
	16a	Pensions and annuities				-	xable am			16b		
	17	Rental real estate, roya			orporation	s, trust	s, etc. At	tach Sched	ule E	17		
	18	Farm income or (loss).				• • •	• •			18		
	19 20a	Unemployment compe Social security benefits				1				19		
	20a 21	Other Income, List type				J D 18	ns eldaxı	ount , .	· • }	20b		
	22	Combine the amounts in			ae 7 throug	h 01 Th	de le vous	total Incom	<u> </u>	21	Ε.Α.	<u> </u>
<u> </u>	23	Educator expenses			· · · · · · · · · · · · · · · · · · ·			(Olai MCOM	3	22	34,	053.
Adjusted	24	Certain business expense										
Gross		fee-basis government offi				24			Const			
Income	25	Health savings accoun										
	26	Moving expenses. Atta										
	27	Deductible part of self-en						•	343.			
	28	Self-employed SEP, SI				28			7431		:	
	29	Self-employed health i								13. Tari		
	30	Penalty on early withdr										
	31a	Alimony paid b Recip				31a						
	32	IRA deduction										
	33	Student loan interest d						-	192.			
	34	Tultion and fees. Attac										
	35	Domestic production act				35						
	36	Add lines 23 through 3	5							36	1.1	L35.
	37	Subtract line 36 from II	ne 22. This	ls your adju	sted gros	s incor	ne .		•	37	52,9	
For Disclosure, Pr	lvacy A	ct, and Paperwork Red						BAA REV	12/31/14 PF		Form 1040	

Form 1040 (20	14)			
	38	Amount from line 37 (adjusted gross income)	38	Page 2 52, 918.
Tax and	39a	Check You were born before January 2, 1950, Blind, Total hoves	1 30	32,310.
Credits		If: Spouse was born before January 2, 1950. Blind shooted by 200		
	ь	If your spouse itemizes on a separate return or you were a dual-status alien, check here > 301	7	
Standard Deduction	40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	12,400.
for-	41	Subtract line 40 from line 38		40,518.
People who check any	1	Exemptions. If line 38 is \$152,525 or less, multiply \$3.950 by the number on line 6d. Otherwise, see inclusions	42	19,750.
box on line 39a or 39b or	43	resaule income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	20,768.
who can be	1 ***	Tax (see instructions). Check if any from: a Form(s) 8814 b Form 4972	44	2,209.
cialmed as a dependent,	45	Alternative minimum tax (see instructions), Attach Form 6251	45	272031
see instructions,	46	excess advance premium tax credit repayment. Attach Form 8962	46	
• All others:	47 48	Add lines 44, 45, and 46	47	2,209.
Single or Married filing	49	Foreign tax credit. Attach Form 1116 if required		
separately, \$6,200	50	Credit for child and dependent care expenses. Attach Form 2441 Education credits from Form 8863, line 19		
Married filing	51	Pottyoment couls as a set that		
fointly or Qualifying	52	Child toy gradit Attack Catality ages to	1	
widow(er), \$12,400	53	Panidantial analysis and the same	1	
Head of	54	Other credits from Form: a 3800 b 8801 c 54	48	
household, \$9,100	55	Add lines 48 through 54. These are your total credits		0.000
451100	56	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0-	55	2,209.
	57	Self-employment tax. Attach Schedule SE	56 57	0.
Other	58	Unreported social security and Medicare tax from Form: a 4137 b 8919	58	685.
Taxes	59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	59	
·anco	60a	Household employment taxes from Schedule H	60a	
	b	First-time homebuyer credit repayment, Attach Form 5405 if required	60b	
	61	Health care: Individual responsibility (see instructions) Full-year coverage 🔀	61	
	62	Taxes from: a Form 8959 b Form 8960 c Instructions; enter code(s)	62	
Darmana	63	Add lines 56 through 62. This is your total tax	63	685.
Payments	64	Federal Income tax withheld from Forms W-2 and 1099 64 5,146.		
If you have a	65 66a	2014 estimated tax payments and amount applied from 2013 return Earned Income credit (EIC)		
qualifying child, attach	ь			
Schedule EIC.	67	Additional child for evalit Attack Ocha List 2040		
	68	Additional child tax credit, Attach Schedule 8812		
	69	Net premium tax credit. Attach Form 8962	183	
	70	Amount paid with request for extension to file		
	71	Excess social security and tier 1 RRTA tax withheld		
	72	Credit for federal tax on fuels, Attach Form 4136		
	73	Credits from Form; a 2439 b Reserved c Reserved d 73		
	74	Add lines 64, 65, 66a, and 67 through 73. These are your total payments	74	5,937.
Refund	75	If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid	75	5,252.
		Amount of line 75 you want refunded to you. If Form 8888 is attached, check here	76a	5,252.
Direct deposit?	> b	Routing number		
instructions.		Account number 9 5 6 7		
Amount	77 78	Amount of line 75 you want applied to your 2015 estimated tax ▶	353	
You Owe	79	Trailineate of the construction for a 1 1 1 11 11	78	
Third Party		you want to allow another person to discuss this at a still the first transfer to	KG 199	
Designee		Ignae's Personal identity personal identity with the IRS (see instructions)? Yes.	•	lete below. X No
		number (PIN))	>
Sign	they	or penalties of perjury, I declare that I have exemined this return and accompanying schedules and statements, and to the are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer.	to best of	my knowledge and belief,
Here	You	r signature Date Your occupation		iy knowledge. a phone number
Joint return? See instructions.		Translator		•
Keep a copy for	Spor	use's signature. If a joint return, both must sign. Date Spouse's occupation	If the IRS	sent you an identity Protection
your records.		Cook	PIII, ente here (see	r
Paid		VType preparer's name Preparer's signature Date	Check	DTM
Preparer	Alf	redo Bouza Alfredo Bouza	OHOUR	F-111 1-001 00 1 1-0
Use Only		'a name ► AGUIBOU, INC		
		'saddress► 3686 Olive St Las Vegas NV 89104-4640	Phone n	no. (702) 431-9968
www.irs.gov/forn	n1040			Farm 1040 (0044)

1040A	De U	partment of the Treasury .S. Individual I	-Internal Reven	ue Service	0040				
Your first name and	Initial		Last name	ax neturn (99)	2013	IRS Use Only-	Do no	t write or staple in t	his sp
•							<u> </u>	OMB No. 1645-00	
Javier			Medina	ā			You	r social security n	umbe
If a joint return, spou	use's firs	t name and initial	Last name				51070	use's social security	
Odeth Home address form	bar and	at . 10 (/	Meda				Spor	nee 2 social fectivity	numb
110116 2001655 (11011)	icet and	street). If you have a P.O.	box, see instruc	ctions.		Apt. no.		Make sure the SSN	(-)
City, town or post offic	e, stale.	and 7IP code If you have a	foreign autolicia	so complete spaces below (s				and on line 6c are	(S) abi
Las Vegas 1	NV 89	3121~666: II yoo ilaye a i	ioteign addiess, al	so complete spaces below (s	ee instructions).		Pre	esidential Election Ca	ampai
Foreign country nam	16			Foreign province/state/o			Check	here if you, or your spou want \$3 to go to this fun	so if file
				, ordigit provincerstate/c	county	oreign postal code	abox	below will not change you	ur fax o
Filing	1	Single			A [] Hand of the		refund.	. 1 P. TOU 1] spo
status	2	Married filing jo	Intly (even if	only one had income	4 Head of he	ousenoid (with q	ualifyir	19 person), (See ins	tructio
Check only one box.	3	Iviarried ming sep.	arately, Enter s	spouse's SSN above ar	nd enter this	child's name he	acmio ra. ▶	but not your dep	ende
·		tuli name nere. ▶			5 \ Qualifying	widowler) with	dene	ndent child (see ins	otorot'o
Exemptions	; 6a	<u></u>	someone o	can clalm you as a	dependent, do i	not check	1	Boxes	30 001 0
	b		юх 6а.				- }	checked on 6a and 6b	
	C			T)	No. of children on 6c who:	
If more than six		Dopolidolita.		(2) Dependent's social		(4) V if child age 17 qualify		• Ilved with	
dependents, see		(1) First name	Last name	security number	relationship to yo	ou child lax cred	il (see	you	
instructions.							-	• did not live with you due to	
							-	 divorce or 	
								separation (see instructions)	
					-			Dependents	
								on 6c not entered above	
								•	
	d	Total number of	ovomntlene	a alatina a it				Add numbers on lines	
Income		rotarianiber of	evembrious	s Giairned.				above ➤	
	7	Wages, salaries,	tips, etc. A	ttach Form(s) W-2.			-		
Attach							7	38,9	149.
Form(s) W-2 here. Also	8a	Taxable interest	. Attach Sci	hedule B If required	d.		8a		
attach	b	Tax-exempt into	erest. Do no	t include on line 8	a. 8h		UQ.		
Form(s)	9a	Ordinary dividen	ds. Attach S	Schedule B if requir	ed,		9a		
1099-R if tax was	- d	Qualified dividen	ids (see inst	ructions).	9b				
withheld.	10 11a	Capital gain distr IRA	ributions (se	e instructions).			10		
If you did not	110	distributions.	11a		11b Taxable a				
get a W-2, see	12a	Pensions and	I I a		(see instru	uctions).	11b		
instructions.		annuities.	12a		12b Taxable a		4.01		
			164		(see Instri	uctions).	12b		
•	13	Unemployment c	ompensatio	on and Alaska Pern	nanent Fund dlv	idends	13	^	0.0
	14a	Social security			14b Taxable a		10	3	09.
		benefits.	14a		(see instru		14b		
		A shall the a second at							
Adiustad	15	Add lines / throu	gn 14b (far	right column). This	is your total inc	ome. >	15	39,2	58.
Adjusted	16	Educator avana	/ l	., .		-			
gross .	16 17	Educator expens IRA deduction (se	es (see insti	ructions).	16				
ncome .	18	Student loan inter	Olioniscin es	ons). On (see instructions)	17				
•		- assert toder into	ost adduction	on load mannetions). 18	457.			
	19	Tuition and fees.	Attach Forn	n 8917.	19				
•		Add lines 16 thro	ugh 19. The	se are your total a	diustmente		20		
•							LU	45	57.
	21	Subtract line 20 fr	rom line 15.	This is your adjus	ted gross incon	ne. 🕨 🤄	21	38,80	3 1
or Disclosure, P	rivacy	Act, and Paperwo	rk Reduction	n Act Notice, see se	parate instructio	ne		Form 1040A (2	

Form 1040A	(2013)				
Tax, credits	, 22	Enter the amount from line 21 (adjusted gross income).			Page 2
and	23a	Offick You were born before January 2 1040 Plind > Total have		22	38,801.
payments		" Colored was born before January 2, 1949 Relind Cohorted > 00-	}		
	_ b	If you are married filing separately and your spouse itemizes		<u>_</u>	
Standard Deduction	L	DECUCIONS CHACK have	_	7	
for-	24	Enter your standard deduction		<u> </u>	
 People who check any 	25	Subtract line 24 from line 22. If line 24 is more than line 22, enter -0		24	12,200.
box on line	26	Exemptions. Multiply \$3,900 by the number on line 6d.		25	26,601.
23a or 23b or who can be	27	Subtract line 26 from line 25. If line 26 is more than line 25, enter -0		26	19,500.
claimed as a dependent.	 	This is your taxable income.			
see	28	Tax, including any alternative minimum tax (see instructions)			7,101.
instructions. • All others:	29	Credit for child and dependent care expenses. Attach		28	713.
Single or	l				
Married filing	30	Credit for the elderly or the disabled. Attach		_	
separately, \$6,100	l	Schedule R.			
Married filing jointly or	31	Education credits from Form 8863, line 19.		_	
Qualifying widow(er),	32	Retirement savings contributions credit. Attach			
\$12,200	l	Form 8880.			
Head of household.	33	Child tax credit. Attach Schedule 8812, if required 33	713.		
\$8,950	34	Add lines 29 through 33. These are your total credits		34	710
	35	Subtract line 34 from line 28. If line 34 is more than line 28, enter -0. This	o lo	04	713.
		your total tax.) 13	35	^
	36	Federal income tax withheld from Forms W-2 and			0.
		1099.	144.		
If you have	37	2013 estimated tax payments and amount applied	<u> </u>	-	
a qualifying ohild, attach		from 2012 return, 37			
Schedule	38a	Earned income credit (EIC). No. 38a		-	
EIC.	b	Nontaxable combat pay		-	
		election. 38b			
	39	Additional child tax credit. Attach Schedule 8812. 39 2.:	287.		
	40	American opportunity credit from Form 8863, line 8. 40		-	
	41	Add lines 36, 37, 38a, 39, and 40. These are your total payments.	▶	41	7,431.
Refund	42	If line 41 is more than line 35, subtract line 35 from line 41.			117311
	40	This is the amount you overpaid.		42	7,431.
Direct deposit?	43a	Amount of line 42 you want refunded to you. If Form 8888 is attached, check here		43a	7,431.
See	▶ b	Routing			
Instructions and fill in		number	I		
43b, 43c,	▶ d	Account 9567			
and 43d or Form 8888.	44				
10,111,0000,	44	Amount of line 42 you want applied to your		•	
	45	2014 estimated tax. 44			
Amount	40	Amount you owe. Subtract line 41 from line 35. For details on how to pay	·,	,	
you owe	46	see instructions.	>	45	
This		Estimated tax penalty (see instructions). 46			
Third party	Do	you want to allow another person to discuss this return with the IRS (see instructions)? Tye	s. Con	nplete the foll	owing, 🗵 No
designee	Des nam	igneo's Phone Person	nal Ident	tification -	
		no. ▶ numbo	· /DIAN	× 1	
Sign	and	ler penalties of perjury, I declare that I have examined this return and accompanying schedules and statem belief, they are true, correct, and accurately list all amounts and sources of income I received during the name that appayer) is based on all information of which the preparer has any knowledge.	tax vea	nd to the best or. Declaration of	of my knowledge
here	. You	r signature Date Your occupation			
Joint return?		Cata Tour occupations	Day	time phone nur	nber
See instructions. Keep a copy	Spo	use's signature. If a joint return, both must sign. Date Translator Spouse's occupation			····
for your records.	7		If the	IRS sent you an H	dentity Protection
Paid	Print	Mype preparer's name Preparer's signature Date		(see inst.)	
		Frade Davis	Check	► □ if PTIN	
preparer		F102/C0/20/			
use only	-	's address ► 3686 Olive St Las Vegas NV 89104-4640	D.		
		0000 Olive St has vegas NV 09104-4640	Phone	(.04)	431-9968
		REV 01/30/14 PRO		Form 1	040A (2013)

Form 1040	OTOT HIGH VICTORIE LAX METULI LEGISLATION No. 1545.0074 LIPS	Use Only — Do not write or stap'e in this space
For the year Jan 1 - D	Dec 31, 2012, or other tax year beginning 2012 ending 20	See separate instructions.
Your first name and in	Last name.	Your social security number
Javier	Medina	
If a joint return, spous	e's first name and initial Last name	oborsa a social security unuper
Odeth	Meda	of another deaths fluitber
Homa address (numbe	er and street). If you have a P.O. box, see Instructions. Apartment no.	
City, town or post offic	e, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).	Make sure the SSN(s) above and on line 6c are correct.
Las Vegas		Presidential Election Campaign
Foreign country name	Foreign province/state/county Foreign postal code	Check here if you, or your spouse if filing jointly, want \$3 to go to this fund? Checking a box below will not change your tax or refund. You Spouse
Filing Status	1 Single 4 Head of household (v	/lh qualifying person) /See
· ming otatus	2 X Margined filling leightly (average to an artist and a state of the grant and a state of the	Jalitving person is a child
Check only	3 Married filling separately. Enter spouse's SSN above & full name here.	nt, enter this child's
one box.		with down to the time
Exemptions		with dependent child
=xomptions	b Spouse	No. of children
	c Dependents: (2) Dependent's social security relationship number to you	(4) V is child under conformation on 6c who; child under child last or child last or child last or child last or see institution live with you
	(1) First name Last name to you	child lax cr did not (see insits) live with you
		due to divorce or separation
If more than four dependents, see		(see instrs)
instructions and		Dependents on 6c not
check here ►		entered above .
	d Total number of exemptions claimed	on lines
Income	/ Wages, salaties, tips, etc. Attach Form(s) W.2	171 50 000
income	o a Taxable Interest, Attach Schedule B if required	7 52,250.
	b Tax-exempt interest. Do not include on line 8a	#X3
Attach Form(s)	9 a Ordinary dividends. Attach Schedule B if required	_ 1
W-2 here, Also attach Forms	b Qualified dividends	
W-2G and 1099-R	10 Taxable refunds, credits, or offsets of state and local income taxes	10
if tax was withheld.	11 Alimony received	11
If you did not	12 Business Income or (loss). Attach Schedule C or C-EZ	12 1,794.
get a W-2,	13 Capital gain or (loss). Att Sch D if reqd, If not reqd, ck here	13
see instructions.	14 Other gains or (losses). Attach Form 4797 15 a IRA distributions	
		15 b
	16 a Pensions and annulties 16a b Taxable amount 17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule	16 b
Enclose, but do	18 Farm income or (loss). Attach Schedule F	BE 17
not attach, any	19 Unemployment compensation	
payment. Also, please use	20 a Social security benefits	19
Form 1040-V.	21 Other Income D Taxable all four the content of the conte	21
	22 Combine the amounts in the far right column for lines 7 through 21. This is your total income	2 2 54,044.
A 11 A 1	23 Educator expenses	34,044.
Adjusted	24 Certain business expenses of reservists, performing artists, and fee-basis	
Gross Income	government officials. Attach Form 2103 or 2106-EZ	
moonio	0.000	
	OH 5 1 101 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	28 Self-employed SEP, SIMPLE, and qualified plans	L27.
	29 Self-employed health insurance deduction	
	30 Penalty on early withdrawal of savines	
	31 a Alimony paid b Recipient's SSN 31 a	
	32 IRA deduction	
	33 Student loan interest deduction	
	34 Tuition and fees. Attach Form 8917 34	
	35 Domestic production activities deduction. Attach Form 8903	
	36 Add lines 23 through 35	36 127
BAA	37 Subtract line 36 from line 22. This is your adjusted gross income	37 53,917.
DAA FOR DISCIOSU	re, Privacy Act, and Paperwork Reduction Act Notice, see separate Instructions. FDIAC	112 01/11/13 Form 1040 (2012)

Form 1040 (201:		Pag	na 1
Tax and	38 Amount from line 37 (adjusted gross income)	38 53,91	
Credits	39 a Check _ Livou were born before January 2, 1948. IRlind Total boyos		
Standard	if:		
Deduction	b If your spouse itemizes on a separate return or you were a dual-status alien, check here		
for —			
 People who check any box 	42 Exemptions, Multiply \$3,800 by the number on line 64		
Ion line 39a or	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0. Tax (see instrs). Chock if any form	. 42 15,20	0.
39b or who can be claimed as a	44 Tax (see insits). Check if any from:	43 26,81	7.
dependent, see	The raw (see instis). Officer if any from: a Liferm(s) 8814 of 1962 election	1 1	
instructions. • All others:	45 Alternative minimum tax (see instructions). Atlach Form 6251	. 44 3,15	14.
Single or	40 Add files 44 slid 45	45 > 46 3 15	
Married filing	47 Foreign tax credit. Attach Form 1116 if required	► 46 3,15	4.
separately, \$5,950	48 Credit for child and dependent care expenses, Attach Form 2441		
Married filing	49 Education credits from Form 8863, line 19		
jointly or Qualifying	50 Retirement savings contributions credit. Attach Form 8880 50		
widow(er),	51 Child tax credit. Attach Schedule 8812, if required	D. [] [] [] [] [] [] [] [] [] [
\$11,900	52		
Head of household.	53 Other crs from Form: a 3800 b 8801 c 53		
\$8,700	54 Add lines 47 through 53. These are your total credits	. 54 2,00	٥.
Other	- 55 Subtract line 54 from line 46. If line 54 is more than line 46, enter -0.		
Taxes	The state of the s	. 56 22	0.
14762	and the state and asserted and substitute for stalls and stalls. The stall stall stalls and stall stal	. 57	
	58 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	. 58	
	b First-time homebuyer credit repayment. Attach Form 5405 if required	. 59 a	
	60 Olher taxes. Enter code(s) from Instructions	60	
	61 Add lines 55-60. This is your total tax	61 1,37	
Payments	rederal income tax withheld from Forms W-2 and 1099 62 5,954	1,37	4.
If you have a	63 2012 estimated tax payments and amount applied from 2011 return		
qualifying child, attach	64 a Earned Income credit (EIC)		
Schedule EIC.	b Nontaxable combat pay election ▶ 64b		
	65 Additional child tax credit. Attach Schedule 8812		
	66 American opportunity credit from Form 8863, line 8		
	67 Reserved		
	68 Amount paid with request for extension to file	- [5]	
	70 Credit for federal tax on fuels. Attach Form 4136		
	71 Credits from Form: a 2439 b Reserved c 8801 d 8885 71		
	72 Add Ins 62, 63, 64a, & 65-71. These are your total pmts	72 5,954	
Refund	73 If line 72 is more than line 61, subtract line 61 from line 72. This is the amount you overpaid	7 7 7 7 7	
	74 a Amount of line 73 you want refunded to you. If Form 8888 is attached, check here	73 4,580 74a 4,580	
B. 1.1	► b Routing number XXXXXXXXX ► c Type: Checking Savings	7/300	<u></u>
Direct deposit? See instructions.	d Account number XXXXXXXXXXXXXXXXX		
	75 Amount of line 73 you want applied to your 2013 estimated tax ▶ 75		
Amount	Amount you owe. Subtract line 72 from line 61. For details on how to pay see Instructions	76	_
You Owe	77 Estimated tax penalty (see instructions)	Open Later	鑩
Third Party	Do you want to allow another person to discuss this return with the IRS (see instructions)? Yes. Com	plete below. K No)
Designee	Designee's Phone name no.	Personal Identification number (PIN)	
Sign		number (PIN)	
Here	Under penalties of penjury, I declare that I have examined this return and accompanying schedules and statements, and to the belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which pre-		
Joint return?	Your signature Date Your occupation	Daytime phone number	
See instructions.	Translator		
Keep a copy for your records.	Spouse's signature. If a joint return, both must sign. Date Spouse's occupation	If the IRS sent you an Identity Pr tection PIN, enter it here (see instrs)	10.
, , , ,	PrintType preparer's name Preparer's signature Date Check W		
Deld	Check		
Pald Preparer	ALFREDO BOUZA 02/04/2013 self-employ	yeu	
Use Only	Simis address # 2006 Old Gh	70.1	
· · · · · · · · · · · · · · · ·		······································	
	Las Vegas NV 89104-4640 Phone n		<u>~</u>
		Form 1040 (2012	۲)

Form 1040	A U.S. Individual Income Tax Return (99) 201	1 IRS Use Only — I	tisw ton of	le or staple in this space.
Your first name and Init	tial Last name	11,2 025 011)	1	OMB No. 1545-0074
			Your	social security number
Javier Il a Joint return, spouse	Medina			
	's first name and in tial Lost name		Spou	se's social security number
Odeth	Meda Meda	······································		
nome address (number	and streat). If you have a P.O. box, see instructions.	Aparlment no.	1	Make sure the SSN(s) above and on line 6c are correct.
City, town or post office	s. If you have a foreign address, see instructions.	State ZIP code	Pre	are correct.
Las Vegas		NV 89121-5139	Check filing i	sidential Election Campaign here if you, or your spouse if jointly, want \$3 to go to this
Foreign country name	Foreign province/county	Foreign postal code	fund,	Checking a box below will ance your tax or
Filing	1 Single 4	Head of household (with qual	<u>i</u>	T Tou T Tobouse
status		If the qualifying person is a c		
		enter this child's name here		
Check only one box.	full name here ► 5	Qualifying widow(er) wi (see Instructions)	th depe	ndent child
Exemptions	6a X Yourself. If someone can claim you as a dependent, do not	check box 6a	🗆	Boxes
	b X Spouse	•••••		checked on 6a and 6b 2
	c Dependents: (2) Dependent's	(2) (2)	4) V if	No. of children on 8c who:
	social security number	relationship to you	nild under age)/ qual for nild tax or ee instrs)	• lived with you 2
If more than six	(1) First name Last name	to you ch	niid tax cr ee instrs)	• did not
dependents, see instructions.				live with You due to
			_	divorce or separation (see
				Instructions)
			 	Dependents
			┾┼┈	on 6c not entered above
	d Total number of exemptions claimed	• • • • • • • • • • • • • • • • • • • •	,	Add numbers . on lines above 4
Income	7 Marca calavian line etc. Allect Francis W.C.			
Attach Form(s)	7 Wages, salaries, tips, etc. Attach Form(s) W-2		· _ 7	
W-2 here. Also	b Tax-exempt interest. Do not include on line 8a		. <u>8 a</u>	
attach Form(s) 1099-R If tax	9a Ordinary dividends. Atlach Schedule B if required	<u> </u>	_ a _a	
was withheld.	b Qualified dividends (see instructions)	b	·	
	10 Capital gain distributions (see instructions)		. 10	
		b Taxable amount		
		b Taxable amount		•
If you did not get a W-2, see instructions.	13 Unemployment compensation and Alaska Permanent Fund dividen (see instructions)		. 13	717.
Enclose, but do not attach, any payment. Also, please	14a Social security benefits	b Taxable amount	. 14b	
use Form 1040-V.	15 Add lines 7 through 14b (far right column). This is your total incom			44,771.
Adjusted	16 Educator expenses (see Instructions) 16			
gross	17 IRA deduction (see instructions)			
income	18 Student loan Interest deduction (see instructions)		-	
	19 Tuition and fees. Attach Form 8917 19		_	
	20 Add lines 16 through 19. These are your total adjustments	*******************	. 20	
	21 Subtract line 20 from the 15. This is your adjusted was a firm			
RAA For Disclose	21 Subtract line 20 from line 15. This is your adjusted gross income are, Privacy Act, and Paperwork Reduction Act Notice, see separate instr		- 21	44,771.
DOM FULDISCIOSE	ne, macy Act, and raperwork neduction Act Notice, 508 50981816 Instr	ructions.		Form 1040A (2011)

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Form 1040A (201	1) Javier Medina & Odeth N	leda					Page 2
Tax, credits,	22 Enter the amount from line 21 (ad	justed gross incon	ne)			22	44,771.
and	23 a Check You were born before	lanuary 2, 1947,	Blind	Total haves			
payments	C Dobouse was not it heldt	e January 2, 1947,	1 1 0111111	r checked	23 a		
Standard Deduction	b If you are married filing separately check here	and your spouse	itemizes	deductions,	021		
for-	24 Enter your standard deduction	**************			230	24	11 600
People who	25 Subtract line 24 from line 22. If lin	e 24 is more than	line 22. e	nter -0-	•••••••		11,600. 33,171.
check any box on	26 Exemptions. Multiply \$3,700 by th	e number on line	6d				14,800.
line 23a or 23b or who can be	27 Subtract line 26 from line 25. If lin	e 26 is more than	line 25 o	nter .O. This is ve			14,000.
claimed as a dependent, see	taxable income	mum tov	•••••		······	27	18,371.
instructions.	(see instructions)	(ax				28	1,906.
• All others:							11001
Single or Married	29 Credit for child and dependent care expense	s. Attach Form 2441 .		29			
filing separately,	30 Credit for the elderly or the disable	d. Attach Schedul	le R	30			
\$5,800	31 Education credits from Form 8863.	line 23		31			
Married filing Jointly or	32 Retirement savings contributions c	redit. Attach Form	า 8880	32			
Qualifying	33 Child tax credit (see instructions)34 Add lines 29 through 33. These are			_33	1,906.		
widow(er), \$11,600						34	1,906.
Head of household, \$8,500	35 Subtract line 34 from line 28. If line is your total tax	∋ 34 is more than	line 28, e	nter -0- This		~=	_
1003011010, \$0,000				************		35	0.
	36 Federal income tax withheld from F and 1099	orms W-2		36	5,074.		
	37 2011 estimated tax payments and				3/0/4.		
If you have a qualifying	2010 return .			37			
child, altach	38a Earned Income credit (EIC)			38 a			
Schedule EIC.	b Nontaxable combat pay election.	38 b			•		
	39 Additional child tax credit. Attach F 40 American opportunity credit from F	orm 8812		39	94.		
	40 American opportunity credit from F	orm 8863, line 14	• • • • • • • • •	40			
	41 Add lines 36, 37, 38a, 39, and 40. These are	vour fotal navments				41	E 160
	42 If line 41 is more than line 35, subt				*******	41	5,168.
Refund	This is the amount you overpaid .					42	5,168.
Direct dem 162	43a Amount of line 42 you want refund	ed to you. If Form	8888 is a	llached, check her	e► 🔲 🗀		5,168.
Direct deposit? See instructions	► bRouting number		. T	⊡ ~ □	1		
and fill in 43b, 43c, and 43d or	► dAccount		c Type:	X Checking	Savings		
Form 8888.		567		Ì			
	44 Amount of line 42 you want applied	i to your 2012					
Amount	estimated tax	<u></u>		44	-		
you owe	45 Amount you owe. Subtract line 41 see instructions	from line 35. For c	details on	how to pay,		45	
	46 Estimated tax penalty (see instructi	ons)		46			
Third party	Do you want to allow another person to discuss this				Yes, Comp	lete the following.	X No
designee					Pa	ersonal	L3
	Designee's name		Phon	8 ▶ 1	ide	entification ember (PIN)	
Sign	Under penalties of perjury, I declare that I have exami	ned this return and acco	ompanying s	chedules and statements			belief, they
here	Under penalties of perjury, I declare that I have examine true, correct, and accurately list all amounts and sinformation of which the properer has any knowledge.				of preparer (clh	er than the taxpayer) is	based on all
Joint return?	Your signature	Da	·	Your occupation		Daytime phone number	er
See instructions.	Spouse's signature, if a joint return, both must sign.			Translator			
Keep a copy for your records.	opode a algroture. It a joint return, butta must sign.	Va	ale	Spouse's occupation		If the IRS sent you an Protection PIN, exter it here (see inst)	Identity
,, ,000,000	Print/Type preparer's name Prep	arer's signature		Cook Date			
Paid	Non-Paid Prar	19 % A W		wate.	Check ►	If PTIN	
preparer	Firm's name	101 E.T			self-employed		
use only	Firm's address►				Firm's EIN ►		
					Phone no.		
						Form 104	0Δ (2011)

FDIA1312 10/25/11

Form 1040	Department of the Treasury — Internal Revenue Service	0010	
	Value first and a state of the last return (99)	2010 IRS Use Only - Do	not write or staple in this space.
Name,	Tour first name and initial Last name		OMB No. 1545-0074
Address, and SSN			Your social security number
anu 33N	Javier Medina		
	If a joint return, spouse's first name and Initial Last name		Spouse's social socurity number
See separate			,
Instructions	Home address (number and street). If you have a P.O. box, see instructions.	Aparlment no.	Make sure the SSN(s)
			Make sure the SSN(s) above and on line 6c are correct.
	City, town or post office. If you have a foreign address, see instructions.	State ZIP code	
Presidential	Las Vegas	NV 89121-5139	Checking a box below will not change your
Election			tax or refund
Campaign	Check here if you, or your spouse if filing jointly, want \$3 to 1	to go to this fund (see instructions)	► TYOU TSnouse
Filing	, Cuilde	4 X Head of household (with qualify	ing person) (See instructions)
status	2 Married filing jointly (even if only one had income)	If the qualifying person is a chi	ld but not your dependent
	3 Married filing separately. Enter spouse's SSN above and	enter this child's name here	
Check only one box.	full name here ►	5 Qualifying widow(er) with	
		(see instructions)	
Exemptions	6a X Yourself. If someone can claim you as a dependen	it, do not check box 6a	Boxes
			checked on 6a and 6b 1
	b Spouse	*****	
	c Dependents: (2) Dependent	(long) (2) Dansand (4)	No. of children
	Social second	curity relationship chile	onder lived
If more than six	(1) First name Last name	er to you chik	i under on 6c who: le 1 lived lived lax cr with you
dependents, see instructions,			did not
			you due to
			separation (see instructions)
			Dependents on 6c not
			entered above
	d Total number of exemptions claimed		Add numbers on lines above ▶ 2
Income			
Attack Formers	7 Wages, salarles, tips, etc. Attach Form(s) W-2		7 35,338.
Attach Form(s) W-2 here, Also	8a Taxable interest, Atlach Schedule B if required		8a
attach Form(s) 1099-R if tax	b Tax-exempt interest. Do not include on line &a	8b	
was withheld.	The Ordinary dividends, Attach Schedule B if required		9a
	b Qualified dividends (see Instructions)	9b	
	Capital gain distributions (see instructions)		10
	11 a IRA distributions 11 a		
If you did not	12a Pensions and annuities 12a	12b Taxable amount	12b
If you did not get a W-2, see instructions.	13 Unemployment compensation and Alaska Permanent Fun	d dividends	
Enclose, but	(see instructions)		13
do not altach	14a Social security		
any payment. Also, please use Form 1040-V.	benefits 14a	14b Taxable amount	14b
	15 Add lines 7 through 14b (far right column). This is your tot	al Income	15 35,338.
Adjusted	16 Educator expenses (see instructions)		
gross Income	17 IRA deduction (see instructions)	17	
	18 Student loan interest deduction (see instructions)		
	19 Tultion and fees. Attach Form 8917	19	
	20 Add lines 16 through 19. These are your total adjustments	· · · · · · · · · · · · · · · · · · ·	20
	21 Subtract tine 20 from the 15 This is a second		
RAA For Disales	21 Subtract line 20 from line 15. This is your adjusted gross	Income	
PULL FOI DISCIOSE	ire, Privacy Act, and Paperwork Reduction Act Notice, see sepa	rate instructions.	Form 1040A (2010)

Case 15-01175-mkn Doc 9-2 Entered 06/09/16 14:02:26 Page 20 of 35

Form 1040A (20	10) Javier Medina		
Tax, credits,	22 Enter the amount from line 21 (adjusted gros	s Income)	Page 2
and	23 a Check You were born before January 2, 1946	.	22 35,338.
payments	III Spouse was born before January 2 1	ous lotal boxes	20
	b If you are married filing separately and your see instructions and check here	spouse itemizes deductions,	· · ·
	24 Citici your statituary deduction (see the fucility	ns)	04 0 444
	25 Subtract line 24 from line 22. If line 24 is mor	e than line 22 enter 0.	
	26 Exemptions. Multiply \$3,650 by the number of	n line 6d	
	taxable Income	e than ligh OF setar O Till !	
	(see instructions)		28 2,346.
			2,540.
	29 Credit for child and dependent care expenses. Attach Form	n 2441 <u>2</u> 9	
	30 Credit for the elderly or the disabled. Attach S	chedule R 30	
	31 Education credits from Form 8863, line 23		
	32 Retirement savings contributions credit. Attacl	Form 8880 32	
	33 Child tax credit (see Instructions)	33	,000.
	34 Add lines 29 through 33. These are your total	credits	26 1 000
	35 Subtract line 34 from line 28. If line 34 is more	than line 28, enter -0.	25 1 2.4.5
	Advance earned income credit payments from	Form(s) W-2, box 9	36
	3/ Add lines 35 and 36. This is your total tax	******	37 1,346.
	36 Federal Income tax withheld from Forms W-2	and 1099 38	268.
	39 2010 estimated tax payments and amount app	lied from	
If you have	2009 return .	39	
a qualifying '	40 Making work pay credit. Attach Schedule M	40	400.
child, attach Schedule EIC.	41 a Earned Income credit (EIC)	<u>41 a</u>	34.
Ochedule Lic.	bNontaxable combat pay election. 41 b		
	42 Additional child tax credit. Attach Form 8812.	<u>42</u>	
	43 American opportunity credit from Form 8863, ii	ine 14 43	
	44 Add lines 38, 39, 40, 41a, 42, and 43. These are your total		
D. (44 Add lines 38, 39, 40, 41a, 42, and 43. These are your total 45 If line 44 is more than line 37, subtract line 37	from time 44	▶ 44 4,702.
Refund	this is the amount you overpaid		<u>45</u> 3,356.
S	46a Amount of line 45 you want refunded to you. If	Form 8888 is attached, check here	► 46a 3,356.
Direct deposit? See instructions	▶ b Routing		3,3301
and fill in 46b,	number , XXXXXXXX	► c Type: Checking Sa	vings
46c, and 46d or Form 8888.	► d Account		
, onn 0000.	numberXXXXXXXXXXXXXXXXXXX		
	47 Amount of line 45 you want applied to your 20 estimated tax	11 47	
Amount	48 Amount you owe. Subtract line 44 from line 37		
you owe	see instructions	. For details off how to pay,	► 48
	49 Estimated tax penalty (see Instructions)	<u></u> 49	
Third party	Do you want to allow another person to discuss this return with the	IRS (see instructions)? Yes	s. Complete the following. X No
designee		· · · · · · · · · · · · · · · · · · ·	,
J	Designee's rame	Phone _	Personal identification
Sign		no,	number (PIN)
here	Under penalties of perjury, I declare that I have examined this return a are true, correct, and accurately list all amounts and sources of incominformation of which the preparer has any knowledge.	e I received during the tax year. Declaration of pre	to the best of my knowledge and belief, they parer (other than the taxpayer) is based on all
laiat ratuus?	Your signature	Date Your occupation	Daylime phone number
loint return? See instructions, 🔈 📐			Dajimis p.ixiis (ixiiissi
Seep a copy	Spouse's signature. If a joint return, both must sign.	Date Spouse's occupation	STATES OF THE STATE OF THE STAT
or your records.	-		
	Print/Type preparer's name Preparer's signature	Date Cha	Draw Draw
Pald	Alfredo Bouza Alfredo Bo	Che	ck X if PTIN
preparer	Firm's name AGUIBOU, INC	uza 03/16/2011	
use only	Firm's address 3686 OLIVE ST		
	LAS VEGAS	10000	(1100)
	MATION ATTIONS	NV 89104 Pho	ne no. (702) 431-9968
			Form 1040A (2010)

ATM and debit card subtractions

Date	Description	Amount
12/23/14	CHECKCARD 1221 PAYPAL *FIVERR COM 4029357733 74198814356450162307092	-47.25
12/26/14	CHECKCARD 1225 NETFLIX.COM NETFLIX.COM CA 24692164359000101420655 RECURRING	-7.99
12/29/14	CHECKCARD 1227 DTV*DIRECTV SERVICE 800-347-3288 CA 24692164361000839365335 RECURRING	-161.92
12/31/14	CHECKCARD 1230 APL* ITUNES.COM/BILL 866-712-7753 CA 24692164364000287070772	-0.99
01/05/15	WM SUPERC Wal- 01/04 #000918035 PURCHASE WM SUPERC Wal-Mar LAS VEGAS NV	-17.92
01/06/15	CHECKCARD 0104 CARL'S JR # 8051 LAS VEGAS NV 24431065005207388500504	-33.21
01/12/15	CHECKCARD 0110 GOOGLE *ADWS8986627989 CC@GOOGLE.COMCA 24692165010000371374994	-8.64
01/14/15	CHECKCARD 0113 SNPT-VEGAS PBS 702-799-1010 NV 24492155013894819898824	-20.00
01/20/15	CHECKCARD 0118 PAYPAL *FIVERR COM 4029357733 74198815018502676393278	-5.50
01/20/15	CHECKCARD 0118 PAYPAL *FIVERR COM 4029357733 74198815018502676392544	-5,50
01/20/15	CHECKCARD 0118 PAYPAL *FIVERR COM 4029357733 74198815018502673993369	-5.50
01/20/15	CHECKCARD 0118 PAYPAL *FIVERR COM 4029357733 74198815018502676393294	-5.50
Total ATN	M and debit card subtractions	-\$319.92

Other subtractions

Date	Description	Amount
12/23/14	FIVERR.COM DES:IAT PAYPAL ID:J222223TTHAPJ INDN:TARJETASPSN CO ID:XXXXXXXXXX IAT PMT INFO: WEB 0000000000002625	-26.25
12/23/14	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 12/23/14	-0.75
12/26/14	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 12/26/14	-0.01
12/29/14	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 12/29/14	-0,08
12/31/14	FIVERR.COM DES:IAT PAYPAL ID:J222223VA5VS2 INDN:TARJETASPSN CO ID:XXXXXXXXXX IAT PMT INFO: WEB 00000000000002625	-26.25
12/31/14	FIVERR.COM DES:IAT PAYPAL ID:J222223VA6L24 INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 0000000000001575	-15.75
12/31/14	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 12/31/14	-0.01
01/05/15	CAPITAL ONE DES:MOBILE PMT ID:500239809456439 INDN:7581502809MEDINAJAVIER CO ID:9279744980 WEB	-190.89
01/05/15	CAPITAL ONE DES:MOBILE PMT ID:500239809456438 INDN:9473492362MEDINAJAVIER CO ID:9279744980 WEB	-118.45
01/05/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 01/05/15	-0.08
01/06/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 01/06/15	-0.79
01/09/15	NAVI ED SERV PP DES:STUDNTLOAN ID:0000 INDN:MEDINA CO ID:9102001101 PPD	-143.57
01/12/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 01/12/15	-0.36

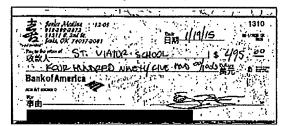
Bank of America

JAVIER MEDINA | Account # 9567 | December 23, 2014 to January 22, 2015

Check images

Account number: 9567

Check number: 1310 | Amount: \$495.00



ATM and debit card subtractions

Date	Description	Amount
01/26/15	CHECKCARD 0125 NETFLIX.COM NETFLIX.COM CA 24692165025000989693556 RECURRING	-7.99
01/26/15	WM SUPERC Wal- 01/25 #000315157 PURCHASE WM SUPERC Wal-Mar LAS VEGAS (SE NV	-43.21
01/27/15	CHECKCARD 0125 PAYPAL *FIVERR COM 4029357733 74198815026503817199319	-47.25
01/27/15	WM SUPERC Wal- 01/26 #000211304 PURCHASE WM SUPERC Wal-Mar LAS VEGAS NV	-33.00
01/28/15	CHECKCARD 0127 DTV*DIRECTV SERVICE 800-347-3288 CA 24692165027000899784352 RECURRING	-161.92
02/02/15	CHECKCARD 0131 COX*LAS VEGAS COMM SV 702-383-4000 NV 24692165031000804708755 RECURRING	-73.99
02/02/15	CHECKCARD 0131 APL* ITUNES.COM/BILL 866-712-7753 CA 24692165031000571668349	-4.99
02/02/15	CHECKCARD 0131 WALGREENS #3843 LAS VEGAS NV 24445005032600170690839	-58.86
02/03/15	SAM'S Club 02/02 #000454209 PURCHASE SAM'S Club LAS VEGAS NV	-49.72
02/05/15	CHECKCARD 0203 PULMONARY ASSOCIATES HENDERSON NV 24394695035980001368862	-30.00
02/09/15	TOYS R US 02/07 #000011477 PURCHASE TOYS R US HENDERSON NV	-136.11
02/11/15	CHECKCARD 0210 FSI*LV WATER DISTRICT 702-870-4194 NV 24692165041000334757189	-27.04
02/11/15	CHECKCARD 0210 AMERICAN TRANSLATORS 7036836100 VA 24492155041637007574509	-190.00
02/11/15	SAMS CLUB SAM' 02/11 #000014431 PURCHASE SAMS CLUB SAM'S C LAS VEGAS NV	-65.83
02/13/15	SMITHS 3850 02/12 #000217789 PURCHASE SMITH'S 3850 E, LAS VEGAS NV	-43.59
02/13/15	SMITHS 3850 02/12 #000225134 PURCHASE SMITHS 3850 E. LAS VEGAS NV	-6.44
02/13/15	Wal-Mart Super 02/12 #000022117 PURCHASE Wal-Mart Super Ce LAS VEGAS NV	-9.00
02/13/15	KOHL'S #1 1316 02/13 #000925686 PURCHASE KOHL'S #1 1316 W HENDERSON NV	-30.27
Total AT	M and debit card subtractions	-\$1.019.21

Total ATM and debit card subtractions

-\$1,019.21

Other subtractions

Date	Description		Amount
01/26/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 01/26/15		-0.80
01/27/15	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE		-0.00
01/28/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 01/28/15		-0.08
02/02/15	FIVERR.COM DES:IAT PAYPAL ID:J2222243TUPRG INDN:TARJETASPSN ID:XXXXXXXXXX IAT PMT INFO: WEB 00000000000002625	СО	-26.25
02/02/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 02/02/15		-0.16
02/03/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 02/03/15		-0.28
02/04/15	PAYPAL DES:TRANSFER ID:5UU228LS7UBCS INDN:TARJETASPSN ID:PAYPALSD22 WEB	СО	-100.00
02/04/15	FIVERR.COM DES:IAT PAYPAL ID:J2222244GPH7E INDN:TARJETASPSN ID:XXXXXXXXXX IAT PMT INFO: WEB 00000000000002625	СО	-26.25

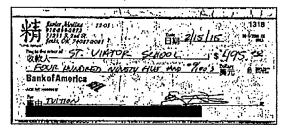
Bank of America

JAVIER MEDINA | Account # 9567 | January 23, 2015 to February 19, 2015

Check images

Account number: 9567

Check number: 1318 | Amount: \$495.00



Check number: 1319 | Amount: \$400.00



Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/04/15	CHECKCARD 0302 MAXIMUM COMICS - MARKS LAS VEGAS NV 24071055062985353309516	-10.80
03/09/15	CHECKCARD 0308 APL* ITUNES.COM/BILL 866-712-7753 CA 24692165067000743826053	-2.99
03/10/15	CHECKCARD 0309 TMOBILE HANDSET 800-937-8997 WA 24692165068000494207148	-179.23
03/10/15	SAMSCLUB #8177 03/09 #000102651 PURCHASE SAMSCLUB #8177 LAS VEGAS NV	-213.98
03/10/15	WALGREENS 2995 03/09 #000213880 PURCHASE WALGREENS 2995 E LAS VEGAS NV	-50.51
03/10/15	WALGREENS 2995 03/09 #000220796 PURCHASE WALGREENS 2995 E LAS VEGAS NV	-15.27
03/11/15	CHECKCARD 0310 FSI*LV WATER DISTRICT 702-870-4194 NV 24692165069000706035385	-26.64
03/12/15	BKOFAMERICA ATM 03/12 #000001912 WITHDRWL PECOS BRANCH LAS VEGAS NV	-500.00
03/16/15	CHECKCARD 0313 GATE RETAIL ONBOARD MEXICO DF 74518995072004175468814	-1.62
03/16/15	CHECKCARD 0313 BEST BUY 2020 GDL GALE ZAPOPAN 74049385073513852287983	-64.23
03/17/15	THE HOME DEPOT 03/17 #000369301 PURCHASE THE HOME DEPOT 33 LAS VEGAS NV	-92.63
03/17/15	Wal-Mart Super 03/17 #000659661 PURCHASE Wal-Mart Super Ce LAS VEGAS (SE NV	-78.44
03/18/15	CHECKCARD 0316 H63 DIVERS TLAJOMULCO DE 74555505076967482552560	-21.99
03/18/15	WALGREENS 2995 03/18 #000313398 PURCHASE WALGREENS 2995 E LAS VEGAS NV	-46.73
03/19/15	CHECKCARD 0318 COX*LAS VEGAS COMM SV 702-383-4000 NV 24692165077000695379752 RECURRING	-163.98
03/19/15	CHECKCARD 0318 IMMIGRATION GROUP LLC CORAL GABLES FL 24692165078000848986148	-60.00
03/23/15	CHECKCARD 0320 WESTERN UNION DENVER CO 24717055081120810538773	-205.00
Total AT	A and debit card subtractions	-\$1,910,34

Other subtractions

Date	Description		Amount
02/26/15	FIVERR.COM DES:IAT PAYPAL ID:J22222495MPEL INDN:TARJETASPSN ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000002625	СО	-26.25
02/26/15	FIVERR.COM DES:IAT PAYPAL ID:J22222495H8SG INDN:TARJETASPSN ID:XXXXXXXXXC IAT PMT INFO: WEB 00000000000000550	СО	-5.50
02/26/15	FIVERR.COM DES:IAT PAYPAL ID:J22222495HL6A INDN:TARJETASPSN ID:XXXXXXXXXC IAT PMT INFO: WEB 0000000000000550	СО	-5.50
02/26/15	FIVERR.COM DES:IAT PAYPAL ID:J22222495JAHE INDN:TARJETASPSN ID:XXXXXXXXXC IAT PMT INFO: WEB 00000000000000550	СО	-5.50
02/26/15	FIVERR.COM DES:IAT PAYPAL ID:J22222495HYTW INDN:TARJETASPSN ID:XXXXXXXXXC IAT PMT INFO: WEB 0000000000000550	. CO	-5.50
02/26/15	FIVERR.COM DES:IAT PAYPAL ID:J22222495JLSS INDN:TARJETASPSN ID:XXXXXXXXXC IAT PMT INFO: WEB 00000000000000550	СО	-5.50
02/26/15	FIVERR.COM DES:IAT PAYPAL ID:J22222495FUC2 INDN:TARJETASPSN ID:XXXXXXXXXC IAT PMT INFO: WEB 0000000000000550	СО	-5.50

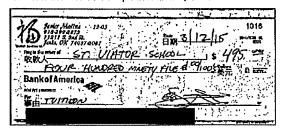
Bank of America 🧼

JAVIER MEDINA | Account # 9567 | February 20, 2015 to March 23, 2015

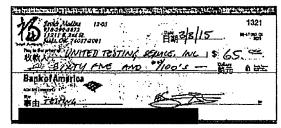
Check images

Account number: 9567

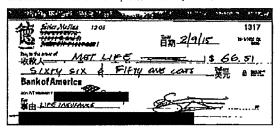
Check number: 1316 | Amount: \$495.00



Check number: 1321 | Amount: \$65.00



Check number: 1317 | Amount: \$66.51



ATM and debit card subtractions

Date	Description	Amount
03/26/15	CHECKCARD 0325 NETFLIX.COM NETFLIX.COM CA 24692165084000892707368 RECURRING	-7.99
03/30/15	CHECKCARD 0327 DTV*DIRECTV SERVICE 800-347-3288 CA 24692165086000823061008 RECURRING	-128.22
04/02/15	CHECKCARD 0402 APL* ITUNES.COM/BILL 866-712-7753 CA 24692165092000591067213	-11.99
04/10/15	CHECKCARD 0409 FSI*LV WATER DISTRICT 702-870-4194 NV 24692165099000949051078	-25.10
04/14/15	CHECKCARD 0413 T-MOBILE.COM*PAYMENT 800-937-8997 WA 24692165103000004688149	-177.83
04/20/15	CHECKCARD 0417 WESTERN UNION DENVER CO 24717055109121090688765	-123.00
Total ATM	A and debit card subtractions	-\$474.13

Other subtractions

Date	Description	Amount
03/26/15	FIVERR.COM DES:IAT PAYPAL ID:J222224FBQUZ2 INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000550	-5.50
03/26/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 03/26/15	-0.01
03/30/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 03/30/15	-0.78
04/01/15	CAPITAL ONE DES:MOBILE PMT ID:509039809223956 INDN:9473492362MEDINAJAVIER CO ID:9279744980 WEB	-439.35
04/01/15	CAPITAL ONE DES:MOBILE PMT ID:509039809223957 INDN:7581502809MEDINAJAVIER CO ID:9279744980 WEB	-98.79
04/01/15	METLIFE DES:PAYMENT ID:50001520802 INDN:JAVIER MEDINA CO ID:9110000001 PPD	-66.51
04/02/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 04/02/15	-0.01
04/09/15	NAVI ED SERV PP DES:STUDNTLOAN ID:0000 INDN:MEDINA CO ID:9102001101 PPD	-143.57
04/09/15	Credit One Bank DES:Payment ID:0000101361925 INDN:MEDINA,JAVIER CO ID:XXXXXXXXX WEB	-18.78
04/10/15	SOUTHWEST GAS DES:WEB ID:2115649651007 INDN:MEDINA JAVIER CO ID:5880085720 WEB	-38.74
04/10/15	FIVERR.COM DES:IAT PAYPAL ID:J222224JEH8M6 INDN:TARJETASPSN CO ID:XXXXXXXXXX IAT PMT INFO: WEB 000000000000550	-5.50
04/10/15	FIVERR.COM DES:IAT PAYPAL ID:J222224JEHARU INDN:TARJETASPSN CO ID:XXXXXXXXXX IAT PMT INFO: WEB 000000000000550	-5.50
04/10/15	FIVERR.COM DES:IAT PAYPAL ID:J222224JEHD6U INDN:TARJETASPSN CO ID:XXXXXXXXXX IAT PMT INFO: WEB 000000000000550	-5.50
04/10/15	FIVERR.COM DES:IAT PAYPAL ID:J222224JEHRNJ INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 0000000000000550	-5.50
04/10/15	FIVERR.COM DES:IAT PAYPAL ID:J222224JEHTQ2 INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000550	-5.50

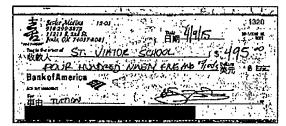
Bank of America

JAVIER MEDINA | Account # 9567 | March 24, 2015 to April 22, 2015

Check images

Account number: 9567

Check number: 1320 | Amount: \$495.00



ATM and debit card subtractions

Date	Description	Amount
04/24/15	WM SUPERC Wal- 04/23 #000115725 PURCHASE WM SUPERC Wal-Mar LAS VEGAS NV	-86.64
04/27/15	CHECKCARD 0423 LITTLE CAESARS 1415 000 LAS VEGAS NV 24445005114100282303984	-25.94
04/27/15	CHECKCARD 0424 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692165114000109323284	-75.49
04/27/15	CHECKCARD 0425 NETFLIX.COM NETFLIX.COM CA 24692165115000599288871 RECURRING	-7.99
04/28/15	CHECKCARD 0427 DTV*DIRECTV SERVICE 800-347-3288 CA 24692165117000406463806 RECURRING	-128.22
04/30/15	CHECKCARD 0429 COX*LAS VEGAS COMM SV 702-383-4000 NV 24692165119000453791255 RECURRING	-77.99
05/04/15	WALGREENS 2995 05/02 #000026750 PURCHASE WALGREENS 2995 E LAS VEGAS NV	-52.75
05/05/15	WALGREENS 2995 05/05 #000719048 PURCHASE WALGREENS 2995 E LAS VEGAS NV	-15.77
05/14/15	CHECKCARD 0513 TMOBILE HANDSET 800-937-8997 WA 24692165133000336170281	-190.54
05/15/15	CHECKCARD 0514 FSI*LV WATER DISTRICT 702-870-4194 NV 24692165134000551013330	-24.51
05/20/15	CHECKCARD 0519 DESERT SURGICAL ASSOCIA 702-3697152 NV 24755425139281394595751	-30.00
05/20/15	CHECKCARD 0519 WEST DERM BILLING 2 702-360-2100 NV 24231685140207567621918	-25.00
05/20/15	CHECKCARD 0519 DESERT SURGICAL ASSOCIA 702-3697152 NV 24755425139281394595744	-30.00
Total ATA	A and dehit card subtractions	-\$770.84

Total ATM and debit card subtractions

-\$770.84

Other subtractions

Date	Description	Amount
04/24/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 04/24/15	-0,36
04/27/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 04/27/15	-0.58
04/28/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 04/28/15	-0.78
04/30/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 04/30/15	-0.01
05/04/15	CAPITAL ONE DES:MOBILE PMT ID:512239809005777 INDN:9473492362MEDINAJAVIER CO ID:9279744980 WEB	-456.78
05/04/15	CAPITAL ONE DES:MOBILE PMT ID:512239809005778 INDN:7581502809MEDINAJAVIER CO ID:9279744980 WEB	-98.79
05/04/15	METLIFE DES:PAYMENT ID:50001520802 INDN:JAVIER MEDINA CO ID:9110000001 PPD	-66.51
05/04/15	REPUBLICSERVICES DES:RSIBILLPAY ID:306200437060 INDN:JAVIER MEDINA CO ID:7860843596 WEB	-42.63
05/04/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 05/04/15	-0.25
05/05/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 05/05/15	-0.23
05/11/15	NAVI ED SERV PP DES:STUDNTLOAN ID:0000 INDN:MEDINA CO ID:9102001101 PPD	-143.57
05/14/15	Credit One Bank DES:Payment ID:0000104688704 INDN:MEDINA.JAVIER CO ID:XXXXXXXXX WEB	-20.29

Bank of America

MR JAVIER MEDINA | Account # 9567 | April 23, 2015 to May 20, 2015

Check images

Account number: 9567

Check number: 1322 | Amount: \$250.00



ATM and debit card subtractions

Date	Description	Amount
05/22/15	WM SUPERC Wal- 05/22 #000729259 PURCHASE WM SUPERC Wal-Mar LAS VEGAS NV	-43.62
05/26/15	CHECKCARD 0525 NETFLIX.COM NETFLIX.COM CA 24692165145000759375751 RECURRING	-7.99
05/28/15	CHECKCARD 0527 DTV*DIRECTV SERVICE 800-347-3288 CA 24692165147000692540287 RECURRING	-228.17
06/15/15	CHECKCARD 0614 COX*LAS VEGAS COMM SV 702-383-4000 NV 24692165165000484334268 RECURRING	-163.98
06/16/15	CHECKCARD 0615 FSI*LV WATER DISTRICT 702-870-4194 NV 24692165166000748491051	-52.13
06/16/15	CHECKCARD 0615 T-MOBILE.COM*PAYMENT 800-937-8997 WA 24692165166000999349016	-194.13
Total ATM	A and debit card subtractions	-\$690.02

Other subtractions

Description

Date

Date	Description:	Amount
05/22/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 05/22/15	-0.38
05/26/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 05/26/15	-0.01
05/28/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 05/28/15	-0.83
06/01/15	METLIFE DES:PAYMENT ID:50001520802 INDN:JAVIER MEDINA CO ID:9110000001 PPD	-66.51
06/03/15	CAPITAL ONE DES:MOBILE PMT ID:515339809252527 INDN:7581502809MEDINAJAVIER CO ID:9279744980 WEB	-137.79
06/09/15	NAVI ED SERV PP DES:STUDNTLOAN ID:0000 INDN:MEDINA CO ID:9102001101 PPD	-143.57
06/15/15	Online Banking transfer to Sav 6557 Confirmation# 2931279612	-300.00
06/15/15	Credit One Bank DES:Payment ID:0000107550106 INDN:MEDINA.JAVIER CO ID:XXXXXXXXXX WEB	-78.24
06/15/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 06/15/15	-0.02
06/16/15	SOUTHWEST GAS DES:WEB ID:2115649651007 INDN:MEDINA JAVIER CO ID:5880085720 WEB	-16.11
06/16/15	REPUBLICSERVICES DES:RSIBILLPAY ID:306200437060 INDN:JAVIER MEDINA CO ID:7860843596 WEB	-3.58
06/16/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 06/16/15	-1.74
Total other	er subtractions	-\$748.78

Service fees

Date	Transaction description	Amount
06/22/15	Monthly Maintenance Fee	-12.00
Total service fees		

Note your Ending Balance already reflects the subtraction of Service Fees.

Amount

MR JAVIER MEDINA | Account # # 9567 | June 23, 2015 to July 23, 2015

Deposits and other additions - continued

Date	Description			Amount
07/21/15	Online Banking transfer from SAV 6557 Confirmation# 2850338945			25.00
07/23/15	BKOFAMERICA ATM 07/23 #000008302 DEPOSIT PECOS BRANCH	LAS VEGAS	NV	70.00
Total dep	osits and other additions			\$1,070.00

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
06/26/15	CHECKCARD 0625 NETFLIX.COM NETFLIX.COM CA 24692165176000605848474 RECURRING	-7.99
06/29/15	CHECKCARD 0627 DTV*DIRECTV SERVICE 800-347-3288 CA 24692165178000511520116 RECURRING	-105.53
07/01/15	CHECKCARD 0630 XOOM CORPORATION SAN FRANCISCOCA 24492155182027505683870	-65.99
07/13/15	SMITHS 8555 W. 07/12 #000305593 PURCHASE SMITHS 8555 W. SA LAS VEGAS NV	-31.33
07/14/15	CHECKCARD 0714 PLAYSTATION SONYENTERT 800-345-7669 CA 24692165195000344920359	-19.96
07/16/15	CHECKCARD 0715 FSI*LV WATER DISTRICT 702-870-4194 NV 24692165196000922769490	-57.15
07/17/15	CHECKCARD 0715 CHUCK E 00009969 972-2585452 TX 24164075197892570014446	-50.00
07/20/15	CHECKCARD 0717 CHUCK E CHEESE 314 HENDERSON NV 24431065198838000000122	-137.19
Total ATI	M and debit card subtractions	-\$475.14

Other subtractions

Date	Description	Amount
06/26/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 06/26/15	-0.01
06/29/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 06/29/15	-0.47
07/01/15	METLIFE DES:PAYMENT ID:50001520802 INDN:JAVIER MEDINA CO ID:9110000001 PPD	-66.51
07/01/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 07/01/15	-0.01
07/06/15	CAPITAL ONE DES:MOBILE PMT ID:518339809278865 INDN:9473492362MEDINAJAVIER CO ID:9279744980 WEB	-250.00
07/06/15	CAPITAL ONE DES:MOBILE PMT ID:518339809278864 INDN:7581502809MEDINAJAVIER CO ID:9279744980 WEB	-98.77
07/09/15	NAVI ED SERV PP DES:STUDNTLOAN ID:0000 INDN:MEDINA CO ID:9102001101 PPD	-143.57
07/13/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 07/13/15	-0.67
07/14/15	Credit One Bank DES:Payment ID:0000110483846 INDN:MEDINA,JAVIER CO ID:XXXXXXXXX WEB	-10.00
07/14/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 07/14/15	-0.04
07/16/15	SOUTHWEST GAS DES:WEB ID:2115649651007 INDN:MEDINA JAVIER CO ID:5880085720 WEB	-17.05

MR JAVIER MEDINA | Account # 9567 | October 23, 2015 to November 19, 2015

Deposits and other additions - continued

Date	Description		Amount
11/09/15	BKOFAMERICA ATM 11/07 #000003546 DEPOSIT PECOS BRANCH	LAS VEGAS NV	150.00
11/13/15	CARMINES LAS VEG DES:DIR DEP ID:70525 INDN:MEDINA JAVIER	CO ID:1455361581 PPD	368.62
11/13/15	BKOFAMERICA ATM 11/13 #000005430 DEPOSIT PECOS BRANCH	LAS VEGAS NV	200.00
11/18/15	BKOFAMERICA ATM 11/17 #000006825 DEPOSIT PECOS BRANCH	LAS VEGAS NV	200.00
Total dep	osits and other additions		\$3,487.98

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
10/26/15	SMITHS 3850 E. 10/24 #000638374 PURCHASE SMITHS 3850 E. FL LAS VEGAS NV	-40.00
10/26/15	CHECKCARD 1025 NETFLIX.COM NETFLIX.COM CA 24692165298000259765183 RECURRING	-7.99
10/26/15	SAMSCLUB #8177 10/25 #000339598 PURCHASE SAMSCLUB #8177 LAS VEGAS NV	-269.82
10/29/15	CHECKCARD 1028 PLAYSTATION SONYENTERT 800-345-7669 CA 24692165301000738269513	-49.99
11/02/15	Wal-Mart Super 10/31 #000422898 PURCHASE Wal-Mart Super Ce LAS VEGAS NV	-46.42
11/04/15	WM SUPERC Wal- 11/04 #000120783 PURCHASE WM SUPERC Wal-Mar LAS VEGAS (SE NV	-78.63
11/05/15	CHECKCARD 1104 DENNIS LAS VEGAS LAS VEGAS NV 24493985309191571626507	-51.02
11/05/15	CHECKCARD 1104 DENNIS LAS VEGAS LAS VEGAS NV 24493985309191571228718	-30.81
11/06/15	CHECKCARD 1105 PLAYSTATION SONYENTERT 800-345-7669 CA 24692165309000887939413	-99.99
11/09/15	R SMOKE SHOP & 11/08 #000204720 PURCHASE R SMOKE SHOP & TE LAS VEGAS NV	-10.00
11/09/15	SAMS CLUB SAM' 11/09 #000125714 PURCHASE SAMS CLUB SAM'S C LAS VEGAS NV	-304.13
11/10/15	BURLNGTON STOR 11/09 #000069948 PURCHASE BURLNGTON STORES2 LAS VEGAS NV	-83.17
11/10/15	WM SUPERC Wal- 11/10 #000620859 PURCHASE WM SUPERC Wal-Mar LAS VEGAS NV	-4.29
11/12/15	SPROUTS FARMER 11/11 #000108672 PURCHASE SPROUTS FARMERS M LAS VEGAS NV	-110.73
11/12/15	WM SUPERC Wal- 11/11 #000925952 PURCHASE WM SUPERC Wal-Mar LAS VEGAS NV	-33,40
11/12/15	SMITHS 3850 E. 11/12 #000729273 PURCHASE SMITHS 3850 E. FL LAS VEGAS NV	-20.09
11/16/15	CHECKCARD 1113 TMOBILE HANDSET 800-937-8997 WA 24692165317000093058602	-269.99
11/16/15	CHECKCARD 1115 THECHILDRENSPLACE.COM 201-558-2683 NJ 24761975319083702471065	-29.83
11/17/15	CHECKCARD 1115 LITTLE CAESARS 1415 000 LAS VEGAS NV 24445005320100412158308	-14.05
11/19/15	CHECKCARD 1118 FSI*LV WATER DISTRICT 702-870-4194 NV 24692165322000639989917	-75.52
11/19/15	CARDENAS MARKE 11/19 #000545366 PURCHASE CARDENAS MARKET # LAS VEGAS NV	-69.49
11/19/15	SMITHS 3850 E. 11/19 #000665115 PURCHASE SMITHS 3850 E. FL LAS VEGAS NV	-53,31

Total ATM and debit card subtractions

-\$1,752.67

Deposits and other additions - continued

Date	Description		Amount
12/04/15	BKOFAMERICA ATM 12/04 #000003143 DEPOSIT PECOS BRANCH	LAS VEGAS NV	105.00
12/07/15	BKOFAMERICA ATM 12/05 #000007465 DEPOSIT PECOS BRANCH	LAS VEGAS NV	200.00
12/07/15	BKOFAMERICA ATM 12/06 #000004001 DEPOSIT PECOS BRANCH	LAS VEGAS NV	130.00
12/10/15	BKOFAMERICA ATM 12/09 #000005334 DEPOSIT PECOS BRANCH	LAS VEGAS NV	200.00
12/11/15	CARMINES LAS VEG DES:DIR DEP ID:70525 INDN:MEDINA JAVIER	CO ID:1455361581 PPD	367.02
12/14/15	BKOFAMERICA ATM 12/12 #000001930 DEPOSIT PECOS BRANCH	LAS VEGAS NV	200.00
12/17/15	BKOFAMERICA ATM 12/17 #000008139 DEPOSIT PECOS BRANCH	LAS VEGAS NV	30.00
12/18/15	CARMINES LAS VEG DES:DIR DEP ID:70525 INDN:MEDINA JAVIER	CO ID:1455361581 PPD	411.03
12/18/15	BKOFAMERICA ATM 12/18 #000008542 DEPOSIT PECOS BRANCH	LAS VEGAS NV	200.00
Total dep	Total deposits and other additions		

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
11/23/15	CHECKCARD 1120 MINCIN LAW, PLLC 7023887185 NV 24431065324286646800025	-100.00
11/23/15	CHECKCARD 1121 JACK IN THE BOX #7201 LAS VEGAS NV 24435655326091968001299	-18.21
11/23/15	ROSS STORES #1 11/21 #000314155 PURCHASE ROSS STORES #1726 LAS VEGAS NV	-42.08
11/23/15	SKECHERS USA # 11/21 #000009876 PURCHASE SKECHERS USA #332 LAS VEGAS NV	-34.15
11/24/15	SAMS CLUB SAM' 11/24 #000921862 PURCHASE SAMS CLUB SAM'S C LAS VEGAS NV	-199.57
11/27/15	CHECKCARD 1125 NETFLIX.COM NETFLIX.COM CA 24692165329000462639384 RECURRING	-7.99
11/27/15	CHECKCARD 1125 NYS NEVADA HENDERSON NV 24431065330081773943322	-95.00
11/30/15	CHECKCARD 1128 THECHILDRENSPLACE.COM 201-558-2683 NJ 24761975332083707152051	-92.72
11/30/15	CHECKCARD 1129 XOOM CORPORATION SAN FRANCISCOCA 24492155334027271988476	-86.99
12/03/15	CHECKCARD 1202 DSW. 866-3797463 OH 24906415336021018047353	-97.24
12/03/15	CHECKCARD 1202 JCPENNEY.COM JCPENNEY.COM NV 24431065337832111106797	-77.36
12/03/15	CHECKCARD 1201 OLD NAVY ON-LINE 800-OLDNAVY OH 24789305336043000869664	-9.73
12/07/15	COSTCO WHSE #0 12/06 #000501799 PURCHASE COSTCO WHSE #0673 HENDERSON NV	-89.34
12/08/15	SMITHS 3850 E. 12/08 #000900738 PURCHASE SMITHS 3850 E. FL LAS VEGAS NV	-38.77
12/09/15	CHECKCARD 1207 CLEARVISION LAS VEGAS LAS VEGAS NV 24498135342980029782045	-40.00
12/10/15	CHECKCARD 1208 OLD NAVY ON-LINE 800-OLDNAVY OH 24789305343112801487413	-44.22
12/11/15	WAL-MART #1560 12/10 #000370013 PURCHASE WAL-MART #1560 LAS VEGAS NV	-147.83
12/11/15	OLD NAVY US 57 12/11 #000680773 PURCHASE OLD NAVY US 5790 HENDERSON NV	-47.03
12/14/15	BKOFAMERICA ATM 12/14 #000006997 WITHDRWL PECOS BRANCH LAS VEGAS NV	-600.00
12/14/15	SAMS CLUB SAM' 12/14 #000011098 PURCHASE SAMS CLUB SAM'S C_LAS VEGAS NV	-265.49
-		continued on the part man



March 19, 2014

Javier Medina 3330 B. University Avenue Las Vegas, NV 89121-5139

Dear Mr. Medina:

Your inquiry filed with the Consumer Financial Protection Bureau (CFPB) has been forwarded to the executive office of Bank of America for further review and investigation. As a customer advocate in the Office of the CEO and President, I welcome the opportunity to respond to your concerns.

Mr. Medina, we regret any difficulties you may have encountered as a result of this matter. We have reviewed your inquiry and appreciate this opportunity to respond.

Our records indicate that Bank of America issued six student loans to you from July 23, 2004 through July 19, 2007. However, shortly after disbursement, the loans were sold to National Collegiate Trust (NCT).

Here is the timeline for the origination, disbursement, and sale dates of each loan:

- PA00001 was issued in 2004, disbursed on July 23, 2004, and sold to NCT on October 28, 2004.
- PA00002 was issued in 2005, disbursed on May 16, 2005, and sold to NCT on June 9, 2005.
- PA00003 was issued in 2005, disbursed on August 29, 2005, and sold to NCT on October 12, 2005.
- PA00004 was issued in 2006, disbursed on April 12, 2006, and sold to NCT on September 28, 2006.
- PA00005 was issued in 2006, disbursed on June 21, 2006, and sold to NCT on September 28, 2006.
- PA00006 was issued in 2007, disbursed on July 19, 2007, and sold to NCT on September 20, 2007.

Regrettably, Bank of America does not have contact information for NCT. However, American Education Services (AES) was the servicing company for NCT, and you may contact them directly at 1.800.233.0557 for further information.

Mr. Medina, thank you for allowing me the opportunity to respond. If you should have additional questions regarding this matter, please contact me at the number listed below.

Sincerely,

Jasmine Arakel Officer/ Customer Advocate Office of the CEO and President 1.800.445.4542, extension 467002

C-3461549

cc: Consumer Financial Protection Bureau